

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE**

**In re
RYAN PAUL SHIPLEY,**

NO. 06-13443-SJS
Chapter 7

TRANS UNION LLC, a Delaware limited liability company,

ADVERSARY PROCEEDING

Plaintiff,

NO.

v.

RYAN PAUL SHIPLEY,

**COMPLAINT OBJECTING TO
DISCHARGE AND TO DETERMINE
DISCHARGEABILITY OF
INDEBTEDNESS AND FOR
JUDGMENT THEREON**

For its Complaint herein, Trans Union LLC ("Trans Union") states and alleges as follows:

1. Plaintiff and Shipley Debt. Trans Union is a Delaware limited liability company which transacts business in the state of Washington. Trans Union is a creditor of the above-named debtor and is the holder of an unsecured claim for a judgment entered on May 26, 2006 against Ryan Paul Shipley ("Shipley") in United States District Court, Western District of Washington, Civil Case No. CV4-2560-P for

**COMPLAINT OBJECTING TO DISCHARGE
AND TO DETERMINE DISCHARGEABILITY OF
INDEBTEDNESS - 1**

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ATTORNEYS AT LAW
5500 BANK OF AMERICA TOWER
701 FIFTH AVENUE
SEATTLE, WA 98104-7096
(206) 682-7090 TEL
(206) 625-9534 FAX

1 an award of attorneys' fees and costs in the amount of \$17,975.16¹ ("Judgment").
2 Copies of the Judgment and the court's order granting Trans Union's motion for
3 attorneys' fees are attached hereto as Exhibit A.

4 2. Defendant. Ryan Paul Shipley ("Shipley") is the debtor in this Chapter 7
5 bankruptcy case.

6 3. Jurisdiction. This is an action (1) under 11 U.S.C. § 523(c) for a
7 determination excepting Trans Union's judgment debt from discharge and (2) under
8 11 U.S.C. § 727(a)(2) and (4) objecting to Shipley's discharge in this Chapter 7
9 bankruptcy proceeding. This court has jurisdiction over this proceeding under the
10 provisions of 28 U.S.C. § 1334 and 28 U.S.C. § 157.

11 4. Core Proceeding. This matter is a "core proceeding" under 11 U.S.C.
12 § 157(b)(2)(I) and 11 U.S.C. § 157(b)(2)(J).

13 5. Shipley's Fraudulent Conduct and Frivolous Lawsuit.

14 In March 2004, Trans Union began investigating Shipley's disputes of inaccurate
15 information listed on his credit report. Shipley sent Trans Union a police report that
16 he claimed was filed with the Everett, Washington Police Department and information
17 on a Washington State law that requires the deletion of accounts from a consumer's
18 credit report when the consumer files a police report alleging that fraud has occurred.
19 Based on such information provided by Shipley, Trans Union deleted numerous
20 accounts from Shipley's credit file that he had listed as fraudulent on the police
21 report.

22 In May 2004, Trans Union received confirmation from Detective Scott Slagle of
23 the Snohomish County Sheriff's Office that the police report provided by Shipley had

24
25 ¹ Schedule F of Shipley's Chapter 7 Voluntary Petition states the amount of Trans Union's claim as \$18,900.
26 Trans Union's Judgment, entered on May 26, 2006, is for \$17,975.14. Interest at a rate of 12% per annum
has been accruing on the judgment amount; therefore, Trans Union's claim on November 13, 2006 with
interest will be \$18,991.59.

1 been altered and did not match police department records. Thereafter, Shipley
2 admitted to Detective Slagle and to Trans Union that he had altered the witness
3 statements and forged signatures in the police reports provided to Trans Union in
4 order to have accounts removed from his credit file. Based on Shipley's admitted
5 alteration and forgery of the police reports provided to Trans Union, as well as other
6 inconsistent information provided by Shipley regarding his use of two Social Security
7 numbers, Trans Union refused to remove several accounts from Shipley's credit file
8 and reinstated previously removed accounts.

9 In December 2004, Shipley sued Trans Union (erroneously sued as Trans Union
10 Corporation) claiming, among other things, that Trans Union had violated the Fair
11 Credit Reporting Act (FCRA), 15 U.S.C. §§ 1681 et seq., by inaccurately reporting
12 fraudulent accounts and failing to investigate information thoroughly. Shipley also
13 brought claims for libel and defamation of character.

14 After failing to properly respond to Trans Union's discovery requests on
15 numerous occasions, thereby prompting Trans Union to file a motion to compel,
16 Shipley filed a motion to voluntarily dismiss his lawsuit against Trans Union with
17 prejudice on November 18, 2005. The court granted Shipley's motion to dismiss the
18 lawsuit, but granted Trans Union's motion for attorneys' fees, pursuant to 15 U.S.C. §
19 1681n(c), on the ground that Shipley had filed the action in bad faith or for the
20 purpose of harassment because he knew his claims had no merit, but nevertheless
21 filed the lawsuit hoping to harass Trans Union into removing the accurately reported
22 delinquent credit history from his credit file.

23 6. Trans Union's Final Judgment Against Shipley. On May 25, 2006, the
24 Honorable Marsha J. Pechman granted Trans Union's motion for attorneys' fees.
25 Specifically, the court found that Shipley engaged in bad faith, which the court stated
26 means "not simply bad judgment or negligence, but rather it implies the conscious

COMPLAINT OBJECTING TO DISCHARGE
AND TO DETERMINE DISCHARGEABILITY OF
INDEBTEDNESS - 3

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1 doing of a wrong because of dishonest purpose or moral obliquity; ... it contemplates
2 a state of mind affirmatively operating with furtive design or ill will."

3 The court found that "[i]t is undisputed Plaintiff sent altered police records to
4 Trans Union in an attempt to get Trans Union to remove accounts from his credit file.
5 ... In May 2004, Trans Union uncovered the fact that Plaintiff had submitted altered
6 police records.... Plaintiff threatened to sue the company during this time and then
7 filed his complaint in December 2004, despite the justifiable suspicion and obvious
8 confusion that fraud investigators at Trans Union would have had about his credit
9 record given his admitted alteration of police records. For Plaintiff to bring suit
10 against Trans Union after committing such a blatant act of dishonesty strikes the
11 Court as a plain example of filing a lawsuit in bad faith and for purposes of
12 harassment."

13 The court concluded that Shipley altered police records in an attempt to have
14 accounts deleted from his credit record with Trans Union, gave conflicting
15 explanations for his use of multiple Social Security numbers, and engaged in
16 obstructionist behavior during discovery. Accordingly, the court entered the judgment
17 awarding Trans Union its attorneys' fees and costs in the amount of \$17,975.14.

18 7. Count I: Violation of 11 U.S.C. § 523(a)(2)(A). The indebtedness of Shipley
19 to Trans Union by reason of the May 26, 2006 judgment is non-dischargeable under
20 the provisions of 11 U.S.C. § 523(a)(2)(A) because said indebtedness was incurred
21 by false pretenses, false representations, and actual fraud, and in the absence of
22 said false pretenses, false representations, and actual fraud by Shipley, Trans Union
23 would not have incurred the losses attributable to Shipley's conduct. Shipley's
24 conduct violates 11 U.S.C. § 523(a)(2)(A); therefore, the indebtedness constitutes a
25 nondischargeable debt.

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COMPLAINT OBJECTING TO DISCHARGE
AND TO DETERMINE DISCHARGEABILITY OF
INDEBTEDNESS - 4

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1 8. Count II: Violation of 11 U.S.C. § 523(a)(6). The indebtedness of Shipley to
2 Trans Union by reason of the May 26, 2006 judgment is non-dischargeable under the
3 provisions of 11 U.S.C. § 523(a)(6) because said indebtedness is for willful and
4 malicious injury caused by Shipley against Trans Union and in the absence of such
5 willful and malicious injury, Trans Union would not have incurred the indebtedness
6 attributable to Shipley's conduct. Shipley's conduct violates 11 U.S.C.
7 § 523(a)(2)(A); therefore, the indebtedness constitutes a nondischargeable debt.

8 9. Shipley's Fraudulent Conduct in this Chapter 7 Bankruptcy Case. Shipley
9 claims on Schedule A of his Voluntary Petition that the real property located at
10 1325 – 113th Avenue South, Lake Stevens, Washington (the "Property") was quit
11 claimed to his spouse pursuant to a separation agreement. However, on his
12 Chapter 7 Individual Debtor's Statement of Intention, Shipley states that he will retain
13 the Property and continue to make regular payments. Question 10 of the Statement
14 of Financial Affairs requires Shipley to "[l]ist all other property, other than property
15 transferred in the ordinary course of the business or financial affairs of the debtor,
16 transferred either absolutely or as security within two years immediately preceding
17 the commencement of this case." Shipley does not list the Property he allegedly quit
18 claimed to his former spouse and marked "none" in response to Question 10.
19 Question 16 of the Statement of Financial Affairs requires Shipley to identify the
20 name of the debtor's spouse and of any former spouse who resides or resided with
21 the debtor "...if the debtor resides or resided in a community property state,
22 commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,
23 Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight
24 years immediately preceding the commencement of the case..." Shipley does not list
25 the name of his former spouse and marked "none" in response to Question 16.

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COMPLAINT OBJECTING TO DISCHARGE
AND TO DETERMINE DISCHARGEABILITY OF
INDEBTEDNESS - 5

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1 The Snohomish County Superior Court records show the petition for legal
2 separation of Heather Shipley and Ryan Paul Shipley was filed on
3 September 1, 2006 with a decree of legal separation entered on
4 September 13, 2006. A search of the Snohomish County Auditor's Official Public
5 Records database does not disclose that a quit claim deed has been recorded
6 granting Shipley's interest in the Property to his former spouse. A true and correct
7 copy of the search results from the Snohomish County Auditor's online database is
8 attached hereto as Exhibit B.

9 10. Count III: Violation of 11 U.S.C. § 727(a)(2). Shipley has acted with intent
10 to hinder, delay, or defraud his creditors by transferring, removing or concealing
11 property within one year before the date of the filing of his petition in violation of
12 11 U.S.C. § 727(a)(2). Shipley further knowingly and fraudulently, in connection with
13 the case, gave or offered property to his former spouse in violation of
14 11 U.S.C. § 727(a)(4). Based on the foregoing, Shipley should not be granted
15 discharge in this Chapter 7 bankruptcy case.

16 WHEREFORE, Trans Union prays for relief as follows:

17 1. For an order and decree denying Shipley's discharge in this Chapter 7
18 bankruptcy proceeding pursuant to 11 U.S.C. § 727(a)(2) and (4).

19 2. For an order and decree that the indebtedness of Shipley to Trans Union is
20 non-dischargeable under 11 U.S.C. § 523(a)(2)(A) and 11 U.S.C. § 523(a)(6) in the
21 amount of \$17,975.14, together with interest thereon and attorney's fees.

22 3. For all costs and attorney's fees as allowed by law.

23 4. For such other and further relief as this court deems just and equitable.

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COMPLAINT OBJECTING TO DISCHARGE
AND TO DETERMINE DISCHARGEABILITY OF
INDEBTEDNESS - 6

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1 DATED this _____ day of November, 2006.

2
3
4 MONTGOMERY PURDUE BLANKINSHIP
5 & AUSTIN PLLC

6 By: George W. Akers
7 George W. Akers
8 WA State Bar No. 00498
9 Sandy K. Lee
10 WA State Bar No. 35463
11 Benjamin I. VandenBerghe
12 WA State Bar No. 35477
13 Attorneys for Plaintiff

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COMPLAINT OBJECTING TO DISCHARGE
AND TO DETERMINE DISCHARGEABILITY OF
INDEBTEDNESS - 7

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United States District Court

MAY 26 2006

WESTERN DISTRICT OF WASHINGTON

AT SEATTLE
CLERK U.S. DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON DEPUTY
RW

RYAN PAUL SHIPLEY,

JUDGMENT IN A CIVIL CASE

Plaintiff

v.

CASE NO. C04-2560P

TRANS UNION CORPORATION,

Defendant.

 Jury Verdict. This action came before the Court for a trial by jury. The issues have been tried and the jury has rendered its verdict.

XX Decision by Court. This action came to trial or hearing before the Court. The issues have been tried or heard and a decision has been rendered.

IT IS ORDERED AND ADJUDGED: Defendant is awarded \$17,975.14 in attorney fees and costs.

Dated: May 26, 2006

BRUCE RIFKIN, Clerk of Court


By, Deputy Clerk

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EXHIBIT A

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UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

RYAN PAUL SHIPLEY,

Plaintiff,

v.

TRANS UNION CORPORATION,

Defendant.

No. C04-2560P

ORDER GRANTING
DEFENDANT'S MOTION FOR
ATTORNEYS' FEES

This matter comes before the Court on Defendant Trans Union Corporation's Motion for Attorneys' Fees. (Dkt. No. 29). Having considered the papers and pleadings submitted by the parties and the balance of the record in this case, the Court finds that Plaintiff filed this case and pursued this action in bad faith and for purposes of harassment. The Court further finds that Defendant's request for attorneys' fees and costs is reasonable. Therefore, the Court GRANTS the Defendant's motion and awards \$17,975.14 in attorneys' fees to Defendant Trans Union Corporation.

Background

Based on discovery responses that Plaintiff Ryan Paul Shipley filed with the Court (Dkt. No. 19), it appears that Plaintiff filed a complaint with the Everett, Washington Police Department in 2002 regarding an identity theft incident. According to police records, Mr. Shipley apparently learned of the identity theft when he received a letter from the Washington Department of Licensing stating that his driver's license was going to be suspended for his failure to respond to a citation. Plaintiff reported that someone unknown to him had falsely used his name at the scene of an

ORDER - 1

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via email

1 automobile accident. Police investigators found the individual who had done so. Plaintiff provided
2 the police with witness statements in connection with this matter.

3 Plaintiff apparently contacted various retailers and collection agencies, claiming that a number
4 of accounts under his name had not been initiated by him and were the result of fraud. Plaintiff has
5 submitted documents indicating that he was relieved of responsibility for accounts originating with
6 (among other companies) Verizon Wireless, Park Dansan, Discover, and West Coast Adjusters.
7 (Dkt. No. 37, Exs. N - Q).

8 In March 2004, Trans Union investigator Jennifer Terrell began investigating Plaintiff's case
9 after a co-worker discovered that Plaintiff had used two Social Security numbers. Ms. Terrell
10 indicated that she spoke to Plaintiff on March 10, 2004 and he asked her about a Washington state
11 law that requires the deletion of accounts from a consumer's credit report when the consumer files a
12 police report alleging that fraud has occurred. Ms. Terrell stated that on March 12, 2004, Plaintiff
13 sent her the state law he was referring to and she deleted numerous accounts from Plaintiff's credit
14 file that he had listed as fraudulent on a police report sent to Trans Union.

15 On May 17, 2004, Ms. Terrell spoke with Detective Scott Slagle of the Snohomish County
16 Sheriff's Office. She sent Detective Slagle a copy of a witness statement from a police report that
17 Plaintiff had sent to Trans Union. Detective Slagle confirmed that Plaintiff had altered the witness
18 statement and that it did not match police records. On May 24, 2004, Ms. Terrell spoke to Plaintiff
19 concerning Detective Slagle's statements, and he admitted that he had altered the witness statements
20 sent to Trans Union in order to have accounts removed from his file. It appears that Plaintiff later
21 sent unaltered police records to Trans Union in October 2004.

22 Aside from Plaintiff's admitted alteration of police reports, Trans Union fraud investigators
23 found aspects of Plaintiff's case inconsistent or incredible. Plaintiff had received a second Social
24 Security number in 1998. His explanations for the second number varied. According to discovery
25 responses produced by Plaintiff, he informed the Washington Attorney General's office in 2001 that
26 he had gotten the second Social Security number because of identity theft and because he wanted to

ORDER - 2

1 "start over." In May 2004 he told Ms. Terrell of Trans Union that he had gotten the second number
2 because he had moved from Canada.¹ In October and November 2005, after he had filed his
3 complaint against Trans Union, Plaintiff told Trans Union attorney Jeremy Rhyne two different stories
4 regarding the second Social Security number: first, that he had gotten the number because his original
5 was too similar to his brother's and later, because he believed he was being stalked and that his life
6 was threatened.

7 Due to Plaintiff's alteration of police records, Trans Union refused to remove several accounts
8 from Plaintiff's credit record that Plaintiff claimed were the result of fraud. Trans Union also
9 reinserted accounts that it had previously removed from his credit file. Ms. Terrell of Trans Union
10 sent a letter to AllianceOne Receivables Management stating that she believed Plaintiff was using
11 multiple Social Security numbers concurrently and that she believed he was trying to clear up bad
12 credit using any means possible. Trans Union also apparently deleted records of accounts establishing
13 Plaintiff's good credit.

14 Plaintiff filed a complaint against Trans Union in King County District Court in December
15 2004, claiming (among other things) that the company had violated the Fair Credit Reporting Act
16 (FCRA) by inaccurately reporting fraudulent accounts and failing to investigate information
17 thoroughly. Plaintiff also brought claims for libel and defamation of character, based on Ms. Terrell's
18 letter to AllianceOne Receivables Management regarding her belief that Plaintiff was using multiple
19 Social Security number concurrently. Trans Union removed the case to this Court later that month.
20 On November 17, 2005, Plaintiff filed a motion to voluntarily dismiss this matter with prejudice. The
21 Court granted the motion. Trans Union then filed this motion for attorneys' fees on the ground that
22 Plaintiff had filed the action in bad faith or for purposes of harassment.

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26 ¹ In his interrogatory responses, Plaintiff did not indicate that he had lived in Canada at any time
during the past ten years. (Dkt. No. 19, Ex. A at 5).

Analysis

Because Plaintiff voluntarily dismissed his action with prejudice, Trans Union is the prevailing party in this litigation. Section 1681n(c) of the FCRA provides as follows:

Upon a finding by the court that an unsuccessful pleading, motion, or other paper filed in connection with an action under this section was filed in bad faith or for purposes of harassment, the court shall award to the prevailing party attorney's fees reasonable in relation to the work expended in responding to the pleading, motion, or other paper.

15 U.S.C. § 1681n(c). The term “bad faith” is not defined in the statute. In general, bad faith “is not simply bad judgment or negligence, but rather it implies the conscious doing of a wrong because of dishonest purpose or moral obliquity; . . . it contemplates a state of mind affirmatively operating with furtive design or ill will.” Black’s Law Dictionary 139 (6th ed. 1990); accord United States v. Manchester Farming P’ship, 315 F.3d 1176, 1183 (9th Cir. 2003) (applying Black’s definition of bad faith).

There is little case law applying Section 1681n(c). However, the Court finds that Plaintiff's conduct supports a finding that he filed his complaint and pursued this action in bad faith and for the purpose of harassment. It is undisputed that Plaintiff sent altered police records to Trans Union in an attempt to get Trans Union to remove accounts from his credit file. Plaintiff's complaint is based on alleged errors in his credit report between March and December of 2004. In May 2004, Trans Union uncovered the fact that Plaintiff had submitted altered police records during this period. Plaintiff threatened to sue the company during this time and then filed his complaint in December 2004, despite the justifiable suspicion and obvious confusion that fraud investigators at Trans Union would have had about his credit record given his admitted alteration of police records.² For Plaintiff to bring suit against Trans Union after committing such a blatant act of dishonesty strikes the Court as a plain example of filing a lawsuit in bad faith and for purposes of harassment.

² Plaintiff alleged in his complaint that he had provided Defendant with “a copy of documentation to support his claim to be the victim of Identity Theft” in March 2004 and that “defendant stated that the police report provided to them was insufficient to meet the requirements to suppress fraudulent credit information” in May 2004 (Complaint ¶¶ 8-9). These allegations are misleading at best. The documentation that Plaintiff provided Trans Union in March 2004 were altered police records, and Plaintiff admitted to Trans Union in May 2004 that he had altered these police records.

1 Plaintiff has also given conflicting stories regarding his second Social Security number to
2 Trans Union employees and attorneys, as well as to the Washington Attorney General's office. The
3 record includes at least four different explanations that Plaintiff has given for having a second Social
4 Security number.

5 In addition, Plaintiff's conduct during discovery in this case was extremely uncooperative. He
6 repeatedly failed to respond to discovery requests in a timely manner. During the period of July 8
7 through October 10, 2005, his excuses given to Trans Union attorney Jeremy Rhyne for his inability
8 to respond to discovery requests included that he had never received the requests, that he had
9 recently been married, that he was out of the country, and that his son had been diagnosed with a
10 terminal disease. After Trans Union indicated that it intended to file a motion to compel discovery
11 and for sanctions, Plaintiff filed a motion to dismiss his case voluntarily.

12 Trans Union requests \$17,975.14 in attorneys' fees and costs for defending this action. Trans
13 Union's attorneys and support staff billed 67.6 hours to this case, with attorney time billed at a
14 blended rate of \$265 per hour for all attorneys who worked on the case and a limited amount of
15 support staff time billed at \$70-\$75 per hour. Trans Union also requests \$274.14 in costs. The Court
16 finds that the fees and costs requested are reasonable under the circumstances, particularly in light of
17 the added time that was required due to the difficulties in obtaining discovery from Plaintiff.

18 **Conclusion**

19 The Court finds that Plaintiff filed his complaint and pursued this action in bad faith and for
20 purposes of harassment. Plaintiff altered police records in an attempt to have accounts deleted
21 from his credit record with Trans Union, gave conflicting explanations for his use of multiple Social
22 Security numbers, and engaged in obstructionist behavior during discovery. The Court GRANTS
23 Trans Union's request for attorneys' fees and costs in the amount of \$17,975.14.

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ORDER - 5

The Clerk shall send a copy of this order to Plaintiff and to all counsel of record.

Dated: May 25, 2006.

s/Marsha J. Pechman

Marsha J. Pechman

United States District Judge

ORDER - 6

Official Public Records

Search Results

Snohomish County, Washington

County Auditor



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Criteria: Grantor or Grantee Begins with SHIPLEY, RYAN Filed between 01/01/2004, 11/13/2006

Search Results - 13 matches

Displaying Records 1 to 10

Jump to Page: [1](#) [2](#)

Instrument Number	Date Filed	Document Type	Grantor (+) = More Names	Grantee (+) = More Names	Legal Description	Index Status	Image
200404230825	04/23/2004	DEEDS(EXCEPT QCDS)	QUILL COVE L L C (+)	SHIPLEY RYAN	LOT 39 MISSION RIDGE 3 00945900003900	Perm	
200404230826	04/23/2004	DEED OF TRUST	SHIPLEY RYAN (+)	C T X MORTGAGE COMPANY L L C (+)	LOT 39 MISSION RIDGE 3 00945900003900	Perm	
200405065165	05/06/2004	EXCISE AFFIDAVIT	QUILL COVE L L C (+)	SHIPLEY RYAN	565923	Perm	
200408130163	08/13/2004	LIEN	SHIPLEY RYAN	LAKE STEVENS SEWER DISTRICT	LOT 39 MISSION RIDGE 3 00945900003900	Perm	
200410290147	10/29/2004	SATISFACTION OF LIEN	LAKE STEVENS SEWER DISTRICT	SHIPLEY RYAN		Perm	
200504040761	04/04/2005	DEED OF TRUST	SHIPLEY RYAN (+)	GENISYS FINANCIAL CORP (+)	LOT 39 MISSION RIDGE 3 00945900003900	Perm	
200605170433	05/17/2006	DEED OF TRUST	SHIPLEY RYAN (+)	MILA INC (+)	LOT 39 MISSION RIDGE 3 00945900003900	Perm	
200605170434	05/17/2006	DEED OF TRUST	SHIPLEY RYAN (+)	MILA INC (+)	LOT 39 MISSION RIDGE 3 00945900003900	Perm	
200606130369	06/13/2006	RECONVEYANCE	WELLS FARGO (+)	SHIPLEY RYAN (+)		Perm	
200607050545	07/05/2006	RECONVEYANCE	REGIONAL TRUSTEE SERVICES CORP (+)	SHIPLEY RYAN (+)		Perm	

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EXHIBIT B

Official Public Records
Search Results**Snohomish County, Washington**
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Criteria: Grantor or Grantee Begins with SHIPLEY, RYAN Filed between 01/01/2004, 11/13/2006

Search Results - 13 matches

Displaying Records 11 to 13

Jump to Page: [1](#) [2](#)

Instrument Number	Date Filed	Document Type	Grantor (+) = More Names	Grantee (+) = More Names	Legal Description	Index Status	Image
200403290051	03/29/2004	SEPARATION REC REQ ACCESS	SHIPLEY RYAN P	PUBLIC		Perm	
200507054055	07/05/2005	MARRIAGE APPLICATION	SHIPLEY RYAN PAUL	MARSH HEATHER MARIE		Perm	
200509134004	09/13/2005	MARRIAGE CERTIFICATE	SHIPLEY RYAN PAUL	MARSH HEATHER MARIE		Perm	

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